

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number **11-51394**

UNITED STATES BANKRUPTCY COURT Western District of Virginia

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 9/29/11 and was converted to a case under chapter 7 on 1/7/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors – Do not file this notice in connection with any proof of claim you submit to the court
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Justin Lee Chenault
1816 Third Street
Waynesboro, VA 22980

Jamie Danielle Chenault
1816 Third Street
Waynesboro, VA 22980

Case Number:
11-51394

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-0514
xxx-xx-8140

Attorney for Debtor(s) (name and address):

Roland S. Carlton Jr.
Carlton Legal Services, PLC
118 MacTanly Place
Staunton, VA 24401
Telephone number: (540)213-0547

Bankruptcy Trustee (name and address):

Charles R Allen(69) Jr.
120 Church Ave SW
Roanoke, VA 24011
Telephone number: 540-342-1731

Meeting of Creditors

Date: **February 4, 2014**

Time: **10:30 AM**

Location: **cr mtg, STN, Gen. Dist. Courtroom, 1st Flr, 113 E. Beverley St., Staunton, VA 24401**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 4/7/14

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

116 N Main St.
Room 223
Harrisonburg, VA 22802
(540) 434-8327

For the Court:

Clerk of the Bankruptcy Court:
John W. L. Craig

Hours Open: Monday – Friday 8:00 AM – 4:30 PM

Date: 1/7/14

EXPLANATIONS

B9A (Official Form 9A) (12/11)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
Western District of Virginia

In re:
Justin Lee Chenault
Jamie Danielle Chenault
Debtors

Case No. 11-51394-rbc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-5

User: smithd
Form ID: b9a

Page 1 of 2
Total Noticed: 32

Date Rcvd: Jan 07, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2014.

db +Justin Lee Chenault, 1816 Third Street, Waynesboro, VA 22980-4245
jdb #+Jamie Danielle Chenault, 1816 Third Street, Waynesboro, VA 22980-4245
aty +Andrew Todd Rich, BWW Law Group, LLC, 8100 Three Chopt Rd., Ste. 240,
Richmond, VA 23229-4833
tr +Charles R Allen(69), Jr., 120 Church Ave SW, Roanoke, VA 24011-1906
tr +Herbert L Beskin(82), PO Box 2103, Charlottesville, VA 22902-2103
cr +BANK OF AMERICA, N.A., 2380 Performance Drive, Richardson, TX 75082-4333
cr +Bank of America, N.A., c/o Andrew Todd Rich, Esq., 8100 Three Chopt Rd., Suite 240,
Richmond, VA 23229-4833
3439123 +AARON'S INC, 309 EAST PACES FERRY, ATLANTA, GA 30305-2367
3439124 +AUGUSTA MEDICAL CENTER, ATTN: BUSINESS OFFICE, P.O. BOX 1000, FISHERSVILLE, VA 22939-1000
3439125 +BANK OF AMERICA, P.O. BOX 660694, DALLAS, TX 75266-0694
3795877 +Bank of America, N.A., c/o BWW Law Group, LLC, Attn: Bankruptcy Dept.,
8100 Three Chopt Road, Suite 240, Richmond, VA 23229-4833
3461361 +Bank of America, N.A. successor by, merger to BAC Home Loans Servicing, LP,
fka Countrywide Home Loans Servicing, LP, 7105 Corporate Drive, Plano TX 75024-4100
3439127 +CITY OF WAYNESBORO, 503 WEST MAIN STREET, WAYNESBORO, VA 22980-4546
3439128 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
(address filed with court: DOMINION VIRGINIA POWER, P.O. BOX 26666, RICHMOND, VA 23261)
3439129 +DUPONT COMMUNITY CREDIT UNION, c/o Solutions Dept., P.O. Box 1365,
WAYNESBORO, VA 22980-0923
3439130 +HEALTH SERVICE FOUNDATION, 500 RAY C HUNT DRIVE, CHARLOTTESVILLE, VA 22903-2981
3439131 +HSBC, P.O. BOX 9312, MINNEAPOLIS, MN 55440-9312
3439133 +J.L. WATSON & ASSOCIATES, 1107 WEST MAIN STREET, SUITE 201, DURHAM, NC 27701-2028
3439135 +REUBEN HARRIS, 2321 MOUNT VERNON STREET, WAYNESBORO, VA 22980-2029
3439136 ++SHENANDOAH EMERGENCY MEDICAL SPECIALISTS, 111 BULIFANTS BLVD, STE B,
WILLIAMSBURG VA 23188-5711
(address filed with court: SHENANDOAH EMERGENCY MEDICAL SPECIALISTS, P.O. BOX 8057,
PHILADELPHIA, PA 19101)
3449566 +UVA Physicians Group, 500 Ray C Hunt Drive, Charlottesville, VA 22903-2981
3572628 Wells Fargo Bank, N.A., dba Wells Fargo Dealer Ser, P.O. Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: candy@carltonlegalservices.com Jan 07 2014 22:27:56 Roland S. Carlton, Jr.,
Carlton Legal Services, PLC, 118 MacTanly Place, Staunton, VA 24401

3470276 +EDI: OPHSUBSID.COM Jan 07 2014 22:38:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
3439126 EDI: CAPITALONE.COM Jan 07 2014 22:38:00 CAPITAL ONE, P.O. BOX 5155, NORCROSS, GA 30091
3595076 +EDI: BASSASSOC.COM Jan 07 2014 22:38:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
3439132 +EDI: HFC.COM Jan 07 2014 22:38:00 HSBC, P.O. BOX 2013, BUFFALO, NY 14240-2013
3448933 +EDI: BASSASSOC.COM Jan 07 2014 22:38:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
3439134 +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 07 2014 22:28:29
NCO FINANCIAL SYSTEMS, INC, 507 PRUDENTIAL ROAD, HARSHAM, PA 19044-2368
3439137 EDI: AGFINANCE.COM Jan 07 2014 22:38:00 SPRINGLEAF FINANCIAL, P.O. BOX 3327,
EVANSVILLE, IN 47732
3472040 EDI: AGFINANCE.COM Jan 07 2014 22:38:00 SPRINGLEAF FINANCIAL SERVICES,
WAYNESBORO TOWN CENTER, 821 TOWN CENTER DR STE A, WAYNESBORO VA 22980-9263
3439138 +EDI: WFFC.COM Jan 07 2014 22:38:00 WELLS FARGO DEALER SERVICES, 800 WALNUT STREET,
DES MOINES, IA 50309-3891

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,
Tucson, AZ 85712-1083

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

District/off: 0423-5

User: smithd
Form ID: b9a

Page 2 of 2
Total Noticed: 32

Date Rcvd: Jan 07, 2014

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2014 at the address(es) listed below:

Andrew Todd Rich on behalf of Creditor Bank of America, N.A. bkvaecfupdates@bww-law.com
Charles R Allen(69), Jr. allenroanoke@aol.com, VA07@ecfcbis.com
Roland S. Carlton, Jr. on behalf of Debtor Justin Lee Chenault candy@carltonlegalservices.com,
rcarlton@carltonlegalservices.com;melissa@carltonlegalservices.com;ecarlton@carltonlegalservices.
com
Roland S. Carlton, Jr. on behalf of Joint Debtor Jamie Danielle Chenault
candy@carltonlegalservices.com,
rcarlton@carltonlegalservices.com;melissa@carltonlegalservices.com;ecarlton@carltonlegalservices.
com

TOTAL: 4